

In re:

Jason T. Schmidt

Magdalena Zamirski

Debtors

Case No. 22-10770-pmm

Chapter 13

District/off: 0313-4

User: admin

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Date Rcvd: Jun 11, 2025

Form ID: 3180W

Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2025:

Recip ID	Recipient Name and Address
db	+++ Jason T. Schmidt, 2824 Macarro Way, Hellertown, PA 18055-3169
jdb	+++ Magdalena Zamirski, 2824 Macarro Way, Hellertown, PA 18055-3169

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Jun 12 2025 00:13:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jun 12 2025 00:13:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14693538	+ EDI: AISACG.COM	Jun 12 2025 04:12:00	Capital One Auto Finance, a division of Capital One, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14686343	+ EDI: AIS.COM	Jun 12 2025 04:12:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14690097	Email/Text: BKCourtNotices@yourmortgageonline.com	Jun 12 2025 00:13:00	Discover Bank, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
14726925	+ Email/Text: dsgrdg@ptdprolog.net	Jun 12 2025 00:13:00	David S. Gellert, Esquire, David S. Gellert, P.C., 3506 Perkiomen Avenue, Reading, PA 19606-2711
14691279	EDI: Q3G.COM	Jun 12 2025 04:12:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14693754	Email/PDF: resurgentbknotifications@resurgent.com	Jun 12 2025 00:24:53	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14850163	Email/Text: nsm_bk_notices@mcooper.com	Jun 12 2025 00:13:00	Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741
14686810	Email/Text: Bankruptcy.Notices@pnc.com	Jun 12 2025 00:13:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
14696433	EDI: PRA.COM	Jun 12 2025 04:12:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14688410	EDI: Q3G.COM	Jun 12 2025 04:12:00	Quantum3 Group LLC as agent for, Aqua Finance Inc, PO Box 788, Kirkland, WA 98083-0788
14688207	EDI: Q3G.COM	Jun 12 2025 04:12:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
14686795	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Jun 12 2025 00:26:06	Wells Fargo Bank, N.A., Wells Fargo Card

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Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 13, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2025 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Wells Fargo Bank N.A. andrew.spivack@brockandscott.com, wbefcf@brockandscott.com
DAVID S. GELLERT	on behalf of Joint Debtor Magdalena Zamirski dsgrdg@ptdprolog.net
DAVID S. GELLERT	on behalf of Debtor Jason T. Schmidt dsgrdg@ptdprolog.net
DENISE ELIZABETH CARLON	on behalf of Creditor Discover Bank bkgroup@kmllawgroup.com
KARINA VELTER	on behalf of Creditor Towd Point Mortgage Trust 2019-4 U.S. Bank National Association, as Indenture Trustee c/o Select Portfolio Servicing, Inc. karina.velter@powerskirm.com, bankruptcy@powerskirm.com
MARIO J. HANYON	on behalf of Creditor Discover Bank wbefcf@brockandscott.com mario.hanyon@brockandscott.com
MICHELLE L. MCGOWAN	on behalf of Creditor Nationstar Mortgage LLC mimcgowan@raslg.com
SARAH K. MCCAFFERY	on behalf of Creditor Towd Point Mortgage Trust 2019-4 U.S. Bank National Association, as Indenture Trustee c/o Select Portfolio Servicing, Inc. smccaffery@friedmanvartolo.com, ckohn@hoflawgroup.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

Information to identify the case:	
Debtor 1	First Name: <u>Jason T. Schmidt</u> Middle Name: _____ Last Name: _____
	Social Security number or ITIN: <u>xxx-xx-4622</u> EIN: <u>-----</u>
Debtor 2 (Spouse, if filing)	First Name: <u>Magdalena Zamirska</u> Middle Name: _____ Last Name: _____
	Social Security number or ITIN: <u>xxx-xx-9111</u> EIN: <u>-----</u>
United States Bankruptcy Court: <u>Eastern District of Pennsylvania</u>	
Case number: <u>22-10770-pmm</u>	

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jason T. Schmidt

Magdalena Zamirska

6/10/25

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.